

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John Chladni
 Diane Chladni
 Debtors

Case No. 15-17950-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db/jdb
 smg John Chladni, Diane Chladni, 1340 Butztown Road, Bethlehem, PA 18017-3226
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13632513 +Alcas Cutlery, C/O Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010
 13854990 +Barton Knochenmus, Esq., 105 E Poplar St, W Nanticoke PA 18634-1119
 13632516 Chase, PO Box 183166, Columbus, OH 43218-3166
 13632517 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
 13632518 +Citizens Auto Finance, 480 Jefferson Boulevard, Warwick, RI 02886-1359
 13637231 City of Bethlehem, Water & Sewer, PO BOX 440, Bethlehem, PA 18016-0440
 13637230 +City of Bethlehem, Water & Sewer, 10 East Church Street, Bethlehem, PA 18018-6005
 13632522 +Financial Recoveries, 200 East Park Dr Ste 100, Mt Laurel, NJ 08054-1297
 13632523 +JP Morgan Chase Bank, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 13632524 +JPMorgan Chase Bank, NA, C/O KML Law Group, 701 Market Street Suite 5000,
 Philadelphia, PA 19106-1541
 13712715 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 13632527 +St Luke's University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 26 2018 01:55:10
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 26 2018 01:55:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13632514 +EDI: CAPITALONE.COM May 26 2018 05:48:00 Cap1/Boscv, PO Box 30253,
 Salt Lake City, UT 84130-0253
 13632515 +EDI: CAPITALONE.COM May 26 2018 05:48:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285
 13649861 EDI: CAPITALONE.COM May 26 2018 05:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13632519 +EDI: WFNNB.COM May 26 2018 05:48:00 Comenity Bank/LNBryant, PO Box 182789,
 Columbus, OH 43218-2789
 13632520 +EDI: WFNNB.COM May 26 2018 05:48:00 Comenity Bank/Womnwthn, PO Box 182789,
 Columbus, OH 43218-2789
 13632521 +EDI: CITICORP.COM May 26 2018 05:48:00 Exxon Mobil Citi Bank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 13632525 +EDI: WFNNB.COM May 26 2018 05:48:00 Lane Bryant Retail, 450 Winks Ln,
 Bensalem, PA 19020-5943
 13632526 +E-mail/Text: banko@berkscredit.com May 26 2018 01:54:38 Lehigh Magnetic Imaging Center,
 C/O Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
 13628489 EDI: RECOVERYCORP.COM May 26 2018 05:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13632528 +EDI: RMSC.COM May 26 2018 05:48:00 Synchrony Bank Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 13632529 +EDI: VERIZONCOMB.COM May 26 2018 05:48:00 Verizon, PO Box 5029,
 Wallingford, CT 06492-7529

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: SaraR
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

BARTON KNOCHENMUS, ESQ. on behalf of Joint Debtor Diane Chladni knochenmuslaw@gmail.com
BARTON KNOCHENMUS, ESQ. on behalf of Debtor John Chladni knochenmuslaw@gmail.com
DENISE ELIZABETH CARLON on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, National Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	John Chladni	Social Security number or ITIN	xxx-xx-7446
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Diane Chladni	Social Security number or ITIN	xxx-xx-6833
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-17950-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Chladni
aka John Timothy Chladni

Diane Chladni
aka Diane G Chladni, aka Diane Gordon Chladni,
fka Diane G Fegley

5/25/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.